

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

REBECCA MARIE WILKINSON

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:21-10663

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/01/2021 and confirmed on 1/26/22 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		34,640.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		34,640.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	1,733.07	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,733.07

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC	0.00	23,194.80	0.00	23,194.80
	Acct: 6959				
	PENNYMAC LOAN SERVICES LLC	745.31	745.31	0.00	745.31
	Acct: 6959				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: 2162				
	KEYBANK NA**	0.00	0.00	0.00	0.00
	Acct: 1052				
	WIDGET FINANCIAL**	1,183.77	1,183.77	56.32	1,240.09
	Acct: 3699				
					25,180.20

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	REBECCA MARIE WILKINSON	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	4,000.00	4,000.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	2,269.30	2,269.30	0.00	2,269.30
	Acct: 6075				
					2,269.30

Unsecured					
	BANK OF AMERICA NA**	12,721.09	480.21	0.00	480.21
	Acct: 0249				
	BANK OF AMERICA NA**	7,098.98	267.98	0.00	267.98
	Acct: 7496				
	BANK OF AMERICA NA**	3,655.15	137.98	0.00	137.98
	Acct: 3813				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	284.19	10.73	0.00	10.73
	Acct: 9673				
	CAVALRY SPV I LLC - ASSIGNEE(*)	9,881.85	373.03	0.00	373.03
	Acct: 1007				
	MIDLAND CREDIT MANAGEMENT INC	4,812.68	181.68	0.00	181.68

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7498				
	INTERNAL REVENUE SERVICE*	154.17	5.82	0.00	5.82
	Acct: 6075				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 7498				
	ARNOLD JOHNSON	0.00	0.00	0.00	0.00
	Acct:				
	MARK WILKINSON	0.00	0.00	0.00	0.00
	Acct:				
					1,457.43

TOTAL PAID TO CREDITORS 28,906.93

TOTAL CLAIMED
PRIORITY 2,269.30
SECURED 1,929.08
UNSECURED 38,608.11

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
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IN RE:

REBECCA MARIE WILKINSON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:21-10663

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Rebecca Marie Wilkinson
Debtor

Case No. 21-10663-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 26, 2025

Form ID: pdf900

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ Rebecca Marie Wilkinson, P.O. Box 406, Cochran, PA 16314-0406

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2025 01:28:52	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15435573	^ MEBN	Feb 27 2025 00:19:34	Apotheker Scian P.C., 520 Fellowship Road C306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
15435574	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 27 2025 00:36:00	Bank of America, Attn: Bankruptcy, P.O. Box 982234, El Paso, TX 79998
15437239	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 27 2025 00:36:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15435579	Email/Text: correspondence@credit-control.com	Feb 27 2025 00:37:00	Credit Control, LLC, P.O. Box 546, Hazelwood, MO 63042
15435575	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 01:28:40	Capital One Bank, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15446704	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 02:01:55	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15435576	+ Email/Text: bankruptcy@cavps.com	Feb 27 2025 00:54:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15439183	+ Email/Text: bankruptcy@cavps.com	Feb 27 2025 00:54:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15435577	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:40:15	Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241
15435578	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 02:21:40	Citibank/Sears, Citibank/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15435580	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 27 2025 00:36:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15435904	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 27 2025 00:36:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15435581	+ Email/Text: bankruptcy@huntington.com	Feb 27 2025 00:53:00	Huntington National Bank, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15435582	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 27 2025 00:37:00	Internal Revenue Service, P.O. Box 804527, Cincinnati, OH 45280-4527

District/off: 0315-1

User: auto

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15435583	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 27 2025 00:54:00	KeyBank/US Bank, Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15439225	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 27 2025 00:53:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15435584	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 27 2025 00:53:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15449612	+ Email/PDF: ebnotices@pnmac.com	Feb 27 2025 01:50:44	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15435585	+ Email/PDF: ebnotices@pnmac.com	Feb 27 2025 01:51:00	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 514387, Los Angeles, CA 90051-4387
15435586	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:15:37	Synchrony Bank, P.O. Box 965007, Orlando, FL 32896-5007
15435650	^ MEBN	Feb 27 2025 00:21:26	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15435587	+ Email/Text: collections@widgetfinancial.com	Feb 27 2025 00:53:00	Widget Financial, 2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Daniel P. Foster	on behalf of Debtor Rebecca Marie Wilkinson dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com

District/off: 0315-1

User: auto

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5